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NEWS

Illinois Department of Insurance

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Illinois Department of Insurance Offers Advice and Free One-on-One Counseling to Flood Victims

Department staff available to help consumers with insurance forms,
claims, and questions

CHICAGO – August 6, 2010. With recent heavy rains and flash flooding in Cook County and other areas of the state causing damage to homes – especially basement areas – automobiles, and other property, the Illinois Department of Insurance is providing information, free one-on-one counseling, and other resources to those affected by the floods.

"Natural disasters impose unexpected and often expensive challenges on families and businesses," said Michael T. McRaith, Director of the Department of Insurance. "The recent storms have resulted in unprecedented rainfall and property damage in areas around Chicago. Department professionals stand ready to answer questions and help families and businesses recovering from the trauma and disruption of a damaged home or building."

Department staff can assist with questions such as how to properly document storm damage, whether to make temporary repairs, what a consumer's homeowner policy covers, and what to expect during the insurance claims process. Consumers can call the Department's toll-free hotline at (866) 445-5364 or visit the Department offices in Chicago or Springfield for in-person counseling. The Department's offices are located at:

Springfield

320 W. Washington Street
4th Floor
Springfield, IL 62767-0001

Chicago

James R. Thompson Center
100 W. Randolph St., Suite 9-301
Chicago, IL 60601-3395

The Department can also aid Spanish, Polish, Korean, Japanese, Urdu, Hindi, and Bengali speaking consumers.

The Department offers the following advice to Illinois residents faced with insurance claims from flooding and other types of storm damage:

- Determine whether and to what extent you are covered for flood damage. The Department has dedicated insurance professionals who can help you understand your coverage.

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- Make any necessary temporary repairs and move your personal property to a protected area to prevent additional damage.
 - You can clean and dry items that were damaged by water, but do not dispose of anything until the insurance adjuster has examined them.
 - If possible, take photographs to show the way things looked before you began cleaning and making repairs.
- Keep records and receipts of all temporary repair costs.
- Make an inventory of all damaged items you plan to report. Include as much detail as possible (e.g., purchase dates and prices, brands, and model and serial numbers).
- Be cautious about contractors you hire to repair your damaged property. Do not let anyone rush you into repair work, and do not sign contracts for major repairs until the insurance company has determined how much it will pay.
- Beware of unsolicited offers from unaffiliated “insurance adjusters” who claim that they can help you obtain a more favorable settlement from insurance companies. Contact the Department before entering into a contract or formal agreement that raises questions or suspicion.
 - Illinois law requires “public adjusters” (or insurance adjusters who are not employed by a particular insurance company) to be licensed with the Department of Insurance. Contact the Department at (866) 445-5364 to verify that the public adjuster is licensed and in good standing before signing any contract.
 - Public adjusters are not public employees and do not work on behalf of the State of Illinois, Department of Insurance, or any other public agency.
 - Many consumers may find that the services offered by public adjusters can be performed, for free, by trained Department staff. You may wish to speak with Department staff before engaging the services of a public adjuster.

The Department also has a series of flood insurance Frequently Asked Questions available on its website, <http://insurance.illinois.gov>, or by clicking [here](#). Additional information on insurance coverage and the insurance claims process following a flood or other natural disaster can be found in the Department’s fact sheet titled “When Disaster Strikes – What to Do After an Insured Homeowners Loss.” The fact sheet can be found on the Department’s website at <http://insurance.illinois.gov> or by clicking [here](#).

For more information about coverage against flood damage, please see the Department’s consumer alert on flood insurance awareness, available on the Department’s website at http://insurance.illinois.gov/HomeInsurance/disasters_flood.asp.

More information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department’s Web site at www.illinois.insurance.gov or call our toll-free hotline at (866) 445-5364.

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